AD/576339(AP20 Rec'd PCT/PTO 18 APR 2006)
PATENT

Docket No.: 075820-0013

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Customer Number: 20277

Jung Soo HA, et al. : Confirmation Number: Not yet assigned

Application No.: Not yet assigned : Group Art Unit: Not yet assigned

Filed: April 18, 2006 : Examiner: Not yet assigned

For: SYSTEM AND METHOD FOR PROVIDING PARTIAL PAYMENT IN THE

ELECTRONIC COMMERCE

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is being filed with the application and no certification or fee is required.

A copy of the foreign search report is attached for the Examiner's information. Please note this is a PCT application in the entry of the National Phase in the U.S. and copies of the references cited were transmitted by WIPO and are believed to be in the file of the above identified application and readily available to the Examiner. Therefore it is

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believed that Applicants have met all requirements regarding duty of disclosure under 37 CFR 1.56. Acknowledgement and consideration of these documents are respected.

Please note this is a PCT application in the entry of the National Phase in the U.S. However, to ensure that these references are available to the Examiner, we are providing copies of these references herewith.

Respectfully submitted,

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Please recognize our Customer No. 20277 as our correspondence address.

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SHEET 1 OF 1

INFORMATION DISCLOSURE CITATION IN AN APPLICATION					ATTY. DOCKET NO. 075820-0013	N	SERIAL NO. Not yet assigned			
					Jung Soo HA, et al.					
(PTO-1449)					FILING DATE April 18, 2006	I			assigned	
U.S. PATENT DOCUMENTS										
EXAMINER'S INITIALS	CITE NO.	Document Number Number-Kind Code2 (# known)		Publication Date MM-DD-YYYY	Name of Patentee or Appli Document			Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear		
		US								
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EXAMINER'S INITIALS	CITE NO.	Foreign Patent Document Country Codes -Number 4-Kind Codes (if known)		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines Where Relevant Figures Appear		Transla Yes	ntion No	
		KR 1	10-2000-0063898 A	11/06/2000	CYBER SETTLEMENT CO LTD			KOREAN (w/ English Abstract)		
		KR 10-2001-0099577 A		11/09/2001	E-NET CO LTD			KOREAN (w/ English Abstract)		
		JP 2000-250988		09/14/2000	HITACHI LTD			JAPAN (w/ English Abstract)		
			JP 2000-57227	02/14/2000	SAN DENSHI KK			KOREAN (w/ English Abstract)		
						 				
OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)										
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/Irene Kang/					DATE CONSIDERED 07/01/2008					

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Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.